Daid Family and Medical Leave: Essential Support for Working Women and Men



When a new baby arrives, a child or spouse has a medical crisis, or frail parents need assistance, workers must often choose between their caregiving responsibilities and the demands of their job. Some are lucky enough to have supportive family policies at work that let them take off the time they need, but most do not. Just over half the workforce is covered by a federal statute that guarantees job-protected, unpaid leave in certain family and medical situations, but only two percent of workers have paid family leave. Sixty-four percent of workers who need but don't take leave cannot afford the time without pay, and 21 percent of low-income workers who do take some leave have to turn to welfare for support.

Surveys consistently show how important paid leave is to workers. One-third believe the difficulty of combining work and family is women's biggest work-related problem, and nearly three-fourths think the government should do more to help. Four of every five Americans support paid parental leave, and 85 percent favor paid leave to care for a new child or seriously ill family member.

Research shows that leave policies covering childbirth and infant care significantly increase mothers' return to work. Providing wage replacement during leave also has a significant effect on women working later into their pregnancies and returning to work

faster. This increased time at work leads to higher earnings, both by avoiding periods without income and by keeping women on a career development track.

The federal Family and Medical Leave Act of 1993 (FMLA) provides up to 12 weeks of job-protected leave within a 12-month period for the birth and care of an infant or an adopted or foster child, care of an immediate family member (including parents) with a serious health condition, or a worker's own serious health condition. The FMLA covers private sector, state and local government employees, and some federal workers, who have worked at least 1250 hours for an employer in the previous 12 months in a workplace with at least 50 employees.

The FMLA is a very important workplace benefit for families, and it is a step toward making the work/life balance easier. However, it is of limited value to workers who cannot afford to go without a paycheck. These workers will either take the shortest possible job-protected leave or will simply attempt to work through the family crisis to keep the money coming in.

And workers in small businesses are left out entirely.

A strong movement has developed in recent years to enact paid family and medical policies at the state level. In the last three years, at least 21 state legislatures have considered continued on page 2

Inside this Issue
From the Executive Director
Healthwatch – Women and Gallstones4
Child Care Needs Assessment5
Our Global Sisters 7
Nominations Please7
Legislative Update8
Social Security and Today's Woman10
Thank You11
Marketing Your BusinessBack Cover

initiatives of some form of paid family leave. Most state policy initiatives have proposed using either unemployment insurance or temporary disability insurance to administer paid family and medical leave, but several states considered other approaches in their 2000 legislative sessions.

- In June 2000, the U.S. Department of Labor issued regulations that allow states to extend unemployment insurance (UI) benefits to workers on temporary leave to care for infants and newly adopted children. The "Baby UI" regulations anticipate that such a policy would enhance parent-child bonding, leading to more stable childcare arrangements and increase workforce attachment.
- Baby UI benefits would be funded by employer payroll taxes (just as regular UI is, except that expenditures under Baby UI would not affect an individual employer's tax rate). Existing administrative systems would absorb the new program.
- Baby UI does not offer help for other FMLA circumstances, such as caring for a sick spouse or parent, nor does it support workers who do not meet their states' UI eligibility criteria. In addition, UI benefit levels are often very low, especially for women, and Baby UI does not necessarily provide job protection for workers not covered by the FMLA.

Estimates of the cost of expanding UI to cover birth and adoption leave range from \$11 to \$28 per worker per year - a dollar or two per month.

The increasing work commitment of American families is putting new pressure on employers and policy makers to address the problem of work/life balance. Paid family and medical leave is one crucial step toward developing the public policies women and men need to help them keep their jobs while they nurture strong, healthy families.

Source: Institute for Women's Policy Research



Frequently Asked Questions on FMLA

How much leave am I entitled to under FMLA?

If you are an "eligible" employee, you are entitled to 12 weeks of leave for certain family and medical reasons during a 12-month period.

How is the 12-month period calculated under FMLA?

Employers may select one of four options for determining the 12-month period:

- the calendar year;
- any fixed 12-month "leave year" such as a fiscal year, a year required by state law, or a year starting on the employee's "anniversary" date;
- the 12-month period measured forward from the date any employee's first FMLA leave begins; or
- a "rolling" 12-month period measured backward from the date an employee uses FMLA leave.

Does the law guarantee paid time off?

No. The FMLA only requires unpaid leave. However, the law permits an employee to elect, or the employer to require the employee, to use accrued paid leave, such as vacation or sick leave, for some or all of the FMLA leave period. When paid leave is substituted for unpaid FMLA leave, it may be counted against the 12-week FMLA leave entitlement if the employee is properly notified of the designation when the leave begins.

Does workers' compensation leave count against an employee's FMLA leave entitlement?

It can. FMLA leave and workers' compensation leave can run together, provided the reason for the absence is due to a qualifying serious illness or injury and the employer properly notifies the employee in writing that the leave will be counted as FMLA leave.

Can the employer count leave taken due to pregnancy complications against the 12 weeks of FMLA leave for the birth and care of my child?

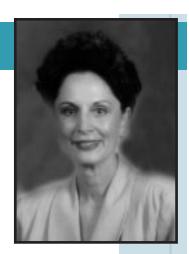
Yes. An eligible employee is entitled to a total of 12 weeks of FMLA leave in a 12-month period. If the employee has to use some of that leave for another reason, including a difficult pregnancy, it may be counted as part of the 12-week FMLA leave.

Source: Missouri Department of Labor and Industrial Relations

From the Executive Director

Dear Friends:

More and more women are being put into positions of leadership these days. Part of this is because of education or skill acquisition women are obtaining that vaults them into positions of leadership. Part of this occurs because of teamwork and part is because more organizations are mandated to have women and minorities in positions of authority. Of course, women always were leaders in their homes and in their communities. But now as huge numbers of women move into heavier responsibilities at work, they are challenged with moving their staff, departments, and whole organization toward important goals that affect the bottom line.



What makes the difference between a manager and a leader? Managing means doing the job, but does not necessarily translate the vision of what the organization can achieve into reality. Effective leadership results in inspiring others to commit to doing their best to help achieve the organization's goals. True leadership always begins with holding to a firm set of principles such as honesty, kindness, fairness, and respect for others. If these or other principles are firmly entrenched in a leader's personality, then it is hard to veer from them when exercising the two basic parts of leadership, which are **decision making** and **interpersonal skills**. The more that decisions are grounded in good values, the better those decisions will be. In addition, the ability to interact with others at all levels of an organization in a way that maximizes the chances that the organization will achieve its goals and objectives is good leadership. There are different styles of leadership but they have several commonalties:

Dr. Alan Yuspeh, Sr. Vice President of HCA, The Healthcare Corporation has a philosophy of 9 leadership qualities that he states if they are used as a whole are very effective and productive. They are as follows:

- 1. Be able to articulate your primary values and principles, together with an objective (why they are important to you). If honesty, kindness, and loyalty are your values, let your people know and never vary.
- 2. Be proactive and look for chances to be innovative. True leaders can't simply react to the problems of the moment. If you find yourself devoting all of your time in meetings or clearing your email in-box, you cannot possibly be leading. You need to innovate, experiment, and take risks. Figure out how your department or organization can make a unique contribution so that its usefulness does not diminish. This last can change frequently as well and you will need to examine the intelligence of your direction and re-establish goals at timely intervals.
- 3. Be decisive. Effective leadership is willingness to lead. Some people are unwilling to make decisions or they take forever to act. Decisions based on full information and careful assessment are important. But once this is achieved, you need to act.
- 4. Confront problems directly and candidly. We all know people who go around the fringes and who are non-confrontational but perceive their role as stirring the pot. There is a big difference between acrimonious confrontation and direct courteous discourse to solve a problem openly and with the person responsible.
- 5. Lead by example. Have humility, respect for others, and "walk the talk". You cannot talk about leadership and then wimp out by changing your personality or manipulating others.
- 6. Care about the people who work for you. Try to help your people reach their goals, and remember if your team receives plaudits and recognition they are more likely to remain committed.
- 7. Be inclusive of differing viewpoints and then consolidate the best elements of these ideas into a course of action.
- 8. Know that the more people are trusted to do a job, the more outstandingly they will perform. Micro-managers destroy motivation. Remember, too, that different people have different styles of working and work with them to overcome barriers to efficiency.
- 9. Set specific goals and timeframes, achieve them, and celebrate team accomplishments.

On another subject, I want to thank each of our Women's Council members, who by the way are leaders with busy lives.

They come together quarterly to discuss ways of addressing policy that helps to advance opportunity for women and families in Missouri.

There are many issues to address concerning women's economic status, public policy awareness and advocacy, and family issues, which are all a part of the Council's mission.

The Women's Council, beyond our publications, programs, and forums, stands as an agency committed to truly assisting women to be survivors. Our belief is there should be no "weakest link". In our next issue, we will be talking about some of our wonderful programs and how they help the women of Missouri.

Please continue to contact us if we can be of service to you. We are interfacing with women all over our State and working to address your concerns.

With Friendship,

Gale Kessler
Executive Director

Missouri Women's Council



Healthwatch - Women and Gallstones

Have you ever had an attack of gallstones? If you haven't personally experienced an attack of gallstones, it's likely that you know someone who has experienced this extremely painful condition. You might be surprised to learn that gallstones are the most common digestive disease in the United States - affecting over 20 million Americans, with a million new cases diagnosed each year.

Did you know that women are twice as likely as men to develop gallstones? This is thought to be caused by multiple pregnancies, obesity, and rapid weight loss in women.

What Are The Symptoms Of Gallstones?

When the symptoms of gallstones occur they are often called an "attack" because they occur suddenly. The typical gallstone attack includes:

- Steady, severe pain in the upper abdomen that increases rapidly and lasts from 30 minutes to several hours.
- Pain in the back between the shoulder blades.
- Pain under the right shoulder.
- Nausea or vomiting

What Is The Treatment For Gallstones?

Until just a few years ago, the most common treatment for symptomatic gallstones was a surgical procedure called cholecystectomy which required a large abdominal incision to remove the gallbladder. This was an extremely painful and difficult to recover from operation that required at least five days in the hospital, and approximately 6 weeks for recovery.

Today laparoscopic cholecystectomy is most commonly performed. Laparoscopic cholecystectomy is usually performed in a day-surgery unit and requires only a tiny incision. However, it should be noted that not all patients will recover almost instantaneously - the typical patient may need up to a week to recover before returning to normal activities.

Source: About.com - Women's Health

In an effort to gain information on the child care needs of individuals across Missouri, the Missouri Women's Council is conducting a survey of individuals and families who currently have children in a child care facility or have used a childcare facility within the last five years. We are collecting information on the status of child care in order to become more effective at advocating for women and families. Individual data collected will be held in confidence, and the compiled data will be used to make a general assessment of what issues are of the greatest concern to Missouri's citizens. Please complete the following survey and return to us no later than November 1, 2001. This survey may also be completed online and returned to us via email at www.womenscouncil.org.

	hild 2	Child 3	Chi	ld 4	Child 5
What is your relationship	to the child(ren) in	your family?			
☐ Mother (includes step☐ Father (includes step☐ Relative☐ Other☐					
Over the last five years, he no, skip to Question 10		ild care for any	of your childre	en while you w	orked?
Yes \square No \square					
For each child, indicate th	ie average weekly c	ost for the type	of care you ut	ilize.	
Child Care Utilized	Child 1	Child 2	Child 3	Child 4	Child 5
Full time child care					
Part time child care					
Before/after school care					
Full time child care (sumr	mer)				
i un time cima care (sum					
Part time child care (sum	1101)				
Part time child care (sumr For each child, indicate th	ne type of child care		Child 2	Child 4	CI-:14 5
Part time child care (sumr For each child, indicate th Type of Care Utilized		c utilized. Child 2	Child 3	Child 4	Child 5
Part time child care (sumr For each child, indicate th Type of Care Utilized Relative in your home	child 1		Child 3	Child 4	Child 5
Part time child care (sumr For each child, indicate th Type of Care Utilized Relative in your home Non-relative in your home	child 1		Child 3	Child 4	Child 5
Part time child care (summer summer) For each child, indicate the Type of Care Utilized Relative in your home Non-relative in your home In a relative's home	child 1		Child 3	Child 4	Child 5
Part time child care (summer For each child, indicate the Type of Care Utilized Relative in your home Non-relative in your home In a relative's home In a non-relative's home	child 1		Child 3	Child 4	Child 5
Part time child care (summer For each child, indicate the Type of Care Utilized Relative in your home Non-relative in your home In a relative's home Child care center	child 1		Child 3	Child 4	Child 5
Part time child care (summer for each child, indicate the Type of Care Utilized Relative in your home Non-relative in your home in a relative's home Child care center	child 1		Child 3	Child 4	Child 5
Part time child care (summer for each child, indicate the Type of Care Utilized Relative in your home Non-relative in your home in a relative's home in a non-relative's home	Child 1	Child 2			

7.	attend child care?
	☐ Sick Leave ☐ Vacation ☐ Personal Leave ☐ Unpaid Leave ☐ Other
8.	In order of importance, rank the characteristics you feel are most important when considering child care options for your children (1 being the most important, 5 being the least).
	☐ Affordability ☐ Cleanliness/Environment ☐ Convenient Location ☐ Education/Personal Interaction with Child ☐ Nurturing/Homey Environment
9.	What do you feel is your largest obstacle to utilizing child care?
	 Cost of care Hours of care offered Inconvenient location for care Poor quality of care Special needs of child Other
10.	Considering all household members, what is your total annual household income before taxes?
11.	☐ Less than \$20,000 ☐ \$20,000 to less than \$35,000 ☐ \$35,000 to less than \$50,000 ☐ \$50,000 to less than \$65,000 ☐ \$65,000 to less than \$80,000 ☐ \$80,000 and above What is your Missouri county of residence?
12.	Additional comments or concerns regarding child care:
If yo	ou have additional comments, please feel free to attach a separate page. We appreciate your time and help with this survey.
Plea	ase return the completed survey no later than November 1, 2001 to:
	The Missouri Women's Council - Child Care Survey PO Box 1684, Jefferson City, Missouri 65102 Toll Free: (877) 426-9284 (573) 751-0810 Fax: (573) 751-8835

wcouncil@mail.state.mo.us www.womenscouncil.org



Our Global Sisters - Women and Girls in Afghanistan

Since the Taliban became a military and political force in late 1994, women and girls in Afghanistan have become virtually invisible in Taliban controlled portions of the country. The impact of Taliban imposed restrictions are most acutely felt in the cities where women had enjoyed relatively greater freedoms. In 1996, the University of Kabul reportedly had several thousand women students while thousands of professional women worked in different capacities in the

city. Since the Taliban takeover, women are not allowed to attend school and others have been forced to leave their jobs.

The Taliban have issued edicts forbidding women from working outside the home, except in limited circumstances in the medical field. Hardest hit have been over 30,000 widows in Kabul and others elsewhere in the country, who are the sole providers for their families.

The Taliban prohibits girls from attending school. There are a few home based schools and some schools in rural areas that quietly operate to educate girls. They fear closure.

Women and girls are not allowed to appear outside the home unless wearing a head to toe covering called the burqa. A three-inch square opening covered with mesh provides the only means for vision. Although the burqa was worn in Kabul before the Taliban took control, it was not an enforced dress code and many women wore only scarves that cover the head. Women are also forbidden from appearing in public with a male who is not their relative.

Women's and girl's access to medical services has been drastically cut back. Women are treated primarily by female doctors and the number of female doctors has been greatly reduced. It is also dangerous for women to leave their homes. For example, the Taliban militia reportedly shot one mother in the city of Farah for appearing in public to take her toddler to the doctor. The child was acutely ill and needed immediate medical attention.

Taliban militia mete out punishment for violations of these rules on the spot. For example, women have been beaten on the street if an inch of ankle shows under their burqa. They have been beaten if they are found to move about without an explanation acceptable to the Taliban. They have been beaten if they make noise when they walk. According to one report, a woman struggling with two small children and groceries in her arms was reportedly beaten by the Taliban with a car antenna because she had let her face covering slip a fraction.

Taliban edicts require that windows in houses that have female occupants be painted over.

Source: Department of State, United States of America www.state.gov

Nominations, Please

We are once again accepting nominations for the 2002 Award of Distinction and the 2002 Rose Kemp Public Service Award. A brief description of each award is listed below. Specific criteria for nominees may be obtained by contacting our office at 573-751-0810, or may also be downloaded off our website at www.womensouncil.org.

2002 Award of Distinction

Each year, the Missouri Women's Council solicits nominations of individuals or organizations who have made a significant impact upon women and their families. Many outstanding individuals and organizations have helped shape Missouri and continue to contribute their talents and skills to improve and enhance the quality of life in this State.

The Award of Distinction recipient will receive a statue created by Dawn Christine Horine, a past participant in the Women's Success Center, Neosho, Missouri - a pilot project of the Missouri Women's Council. The statue depicts a woman with a child in her arms climbing a mountain. This represents the challenges women face in striving for balance between work, family, and personal interest.

2002 Rose Kemp Public Service Award

The Rose Kemp Public Service Award was created in the year 2000 by the Missouri Women's Council to recognize a woman of Missouri who has served in the public arena and contributed to the advancement of the status of women.

This award is named after Ms. Rose Kemp, Regional Administrator of the Women's Bureau, United States Department of Labor. Ms. Kemp has contributed significantly to the welfare of women, both through her professional and private philanthropic endeavors. Kansas City women also sing her praises for being the "grandmother of women's philanthropy".

Legislative Update -

Following are the results of the legislation we've been tracking for the first regular legislative session in 2001.

Bill	Description	Sponsor	Status
HB29	Provides bonuses for teachers who either receive national certification or act as mentors in approved teacher mentoring programs.	Wilson, Yvonne Boykins, Amber (Co-Sponsor)	Did Not Pass
HB43	Creates the crime of leaving a child unattended in a motor vehicle.	Bonner, Dennis	Did Not Pass
HB50	Revises the requirements for promotion of elementary pupils based on reading ability; requires schools to give additional reading instructions to certain students.	Relford, Randall	Did Not Pass
HB72	Increases the pharmaceutical income tax credit from two hundred dollars to five hundred dollars and decreases the number of persons eligible to claim the credit.	Scheve, May	Did Not Pass
HB88	Prohibits health insurance companies from requiring a woman to go through a primary care physician for access to an obstetrician or gynecologist.	Barry, Joan	HB88 was a substitute bill for HB328, which Passed.
HB108	Establishes the Missouri CASA Fund.	Clayton, Robert Dougherty, Patrick (Co-Sponsor)	Did Not Pass
HB115	Enacts the Missouri Equal Pay Act.	Hickey, John	Did Not Pass
HB123	Allows the Division of Family Services to request an extension of foster care beyond a child's eighteenth birthday for good cause.	Dougherty, Patrick	Did Not Pass
HB141	Creates Drug Courts Coordinating Commission and Drug Court Resources Fund.	Hosmer, Craig	Did Not Pass
НВ180	This bill creates the Women's Offender Program within the Department of Corrections. Women offenders under the program will be provided a continuum of supervision strategies and program services for female probationers, prisoners, and parolees. The bill also establishes an advisory committee for women's programs. It will be the duty of the advisory committee to address the needs of women in the criminal justice system.	Thompson, Betty	Passed
HB221	Creates a state income tax deduction of up to two thousand dollars for costs of documented health insurance premiums and out-of-pocket medical expenses of individual taxpayers.	Kelly, Glenda	Did Not Pass
HB279	This bill requires the Department of Health by January 1, 2002, to expand the newborn screening requirements of Section 191.331,RSMo, by including screening for various potentially treatable disorders, including cystic fibrosis, galactosemia, and congenital adrenal hyperplasia. The expansion of the screening is subject to appropriations. The department is required to promulgate rules to implement the provisions of the bill.	Shoemyer, Wes Copenhaver, Nancy (Co-Sponsor)	Passed
HB285	Requires the Department of Health to designate centers of excellence in women's health.	Wilson, Vicky Riback Johnson, Connie (Co-Sponsor)	Did Not Pass
HB317	Requires certain children to receive hepatitis A immunizations.	Kennedy, Harry Barry, Joan (Co-Sponsor)	Did Not Pass
HB326	Creates Classroom Trust Fund; places all gambling, lottery, and unclaimed lottery prize revenue in fund; phased in over five years and distributed on a per-pupil basis.	Portwood, Charles Bearden, Carl (Co-Sponsor)	Did Not Pass
Key:	HB - House Bill HCR - House Concurrent SB - Senate Bill Resolution	HJR - House Joint SJR - Senate Joint	

НВ328	This bill makes several changes to managed care regulations. The bill requires employees of hospitals and ambulatory surgical centers to be informed of their right to notify the Department of Health of any information concerning alleged violations of applicable federal or state laws or administrative rules concerning patient care and safety or facility safety.	Harlan, Tim Hanaway, Catherine (Co-Sponsor)	Passed
HB339	Enacts the Safe Place for Newborns Act of 2001.	Barry, Joan Hanaway, Catherine (Co-Sponsor)	Did Not Pass
HB405	Increases the state income tax deduction for dependents from twelve hundred dollars to two thousand dollars.	Kelley, Pat	Did Not Pass
НВ762	The bill makes several changes in the law governing the provision of preventive health care services for women. In its main provisions, the bill: (1) Requires health carriers that offer obstetrical/gynecological coverage and pharmaceutical coverage to provide direct access to an obstetrician or gynecologist of a woman's choice within the provider network for covered services	Kreider, Jim Barry, Joan (Co-Sponsor)	Passed
HCR4	Ratifies the Equal Rights Amendment	Williams, Deleta Wilson, Vicky Riback (Co-Sponsor)	Did Not Pass
HJR3	Creates a Department of Senior Services	Sheve, May	Did Not Pass
SB10	Currently court ordered periodic payments are conclusively presumed to be paid after 10 years of the due date of each payment, except for those for child support and maintenance due under a domestic relations judgment. The act also excludes orders dividing pensions, retirement, life insurance and other employee benefits from the current statute of limitations. In all such cases, each periodic payment shall be presumed paid 10 years after the date that the periodic payment was due, unless the judgment has been otherwise revived. An action to emancipate a child shall not act to revive the support order.	Caskey, Harold	Passed
SB22	Expands the current prescription drug tax credit for the elderly.	Singleton, Marvin	Did Not Pass
SB32	Provides funds for education of hearing-impaired children not attending the Missouri School for the Deaf.	Kinder, Peter	Did Not Pass
SB44	Expedites the adoption of foster children by waiving or shortening certain waiting periods.	Bentley, Roseann	Did Not Pass
SB45	Allows certain foster parents to receive a dependency exemption on their income tax return.	Bentley, Roseann	Did Not Pass
SB66	Protects a parent from liability for relinquishing custody of a newborn to a medical facility.	Gibbons, Michael	Did Not Pass
SB78	Requires the Department of Elementary and Secondary Education to provide \$80.00 per pupil for driver's education.	Russell, John	Did Not Pass
SB81	Creates crime of aggravated driving with excessive blood alcohol content.	Goode, Wayne	Did Not Pass
SB83	Increases parental/guardian liability for certain acts of children and minors.	Singleton, Marvin	Did Not Pass
SB97	Establishes a grant program for improving mathematics instruction.	Bentley, Roseann	Did Not Pass
SB103	Exempts local food sales tax and reduces federal income tax deduction, subject to referendum.	Bland, Mary	Did Not Pass
SB104	Establishes the Missouri Universal Health Assurance Program to provide health care benefits to all Missouri citizens.	Bland, Mary	Did Not Pass
SB135	Revises the Uniform Child Custody Jurisdiction and Enforcement Law.	Wiggins, Harry	Did Not Pass
SB146	Establishes Pilot Program or Urban Early Compulsory School Attendance.	Bland, Mary	Did Not Pass
SB153	School districts may create after-school and summer educational programs for at-risk youth.	Bland, Mary	Did Not Pass

SB200	This act creates a Women Offender Program within the Department of Corrections to address the needs of women in the criminal justice system. The act also creates an advisory committee to include the Director of the Office of Women's Health, the Director of the Department of Mental Health or designee, and four other members appointed by the Director of the Department of Corrections.	Sims, Betty	Passed
SB205	Establishes tax credits for persons, including employers, paying for or providing child care.	Bland, Mary	Did Not Pass
SB225	Creates the Department of Health and Senior Services and transfers the duties of Division of Aging to new department.	Mathewson, James	Did Not Pass
SB239	Creates a new reading test and summer school reading program.	Stoll, Steve	Did Not Pass
SB240	Creates the family and community investment trust to strengthen community support for families.	Stoll, Steve	Did Not Pass
SB276	Allows foster children to receive a "balance scholarship" to state-funded colleges or universities.	Sims, Betty	Did Not Pass
SB318	Expands Medicaid eligibility to one hundred percent of the federal poverty level.	Sims, Betty	Did Not Pass
SB448	Medicare for cervical and breast cancer poverty patients.	Bland, Mary	Did Not Pass - However, HB762 Did Pass (same issue)
SB453	Tax credits for employees who provide paid maternity leave.	Dougherty, Pat	Did Not Pass
SJR7	Ratifies the United States Equal Rights Amendment.	Bland, Mary	Did Not Pass

Social Security And Today's Woman

Nearly every American—man, woman and child—has Social Security protection, either as a worker or as a dependent of a worker. When the program began in 1935, Social Security benefits were limited to retired workers, and most workers were men. Most women did not work outside the home.

Today, the role of women is far different. Nearly 60 percent of all women are in the nation's workforce. Many women work throughout their adult lives. Although Social Security always has provided benefits for women, it has taken on added significance. More women work, pay Social Security taxes and earn credit toward a monthly income for their retirement. Working women with children earn Social Security protection for themselves and their families. This could mean monthly benefits to a woman and her family if she becomes disabled and can no longer work. If she dies, her survivors may be eligible for benefits.

Although some women choose lifetime careers outside the home, many women work for a few years, leave the labor force to raise their children, and then return to work. Some women choose not to work outside their homes. They usually are covered by Social Security through their husband's work and can receive benefits when he retires, becomes disabled or dies.

Whether a woman works, has worked or has never worked, it is important that she knows exactly what Social Security coverage means to her. She also should know about Social Security coverage for anyone she may hire as a household worker or provider of childcare. She needs to know what to do if she changes her name. And she needs to know that if she receives a pension for work not covered by Social Security, her Social Security benefits could be affected.

An important booklet highlighting your entitlements under Social Security is available online at http://www.ssa.gov. Please read this booklet to see what Social Security offers you. The booklet is not intended as a complete explanation of the Social Security program. It's a guide to those provisions that are, or can be, of particular interest to **you and every woman.**

Source: Social Security Administration



Friends of the Missouri Women's Council

Women's Council Desources

Missouri Woman Quarterly Newsletter
Business Resource Directory
Self-Sufficiency Standard Study
Women's Council Brochure/Foundation Brochure
Hotline Card

Fact Sheet # 1 - The Wage Gap
Fact Sheet # 2 - Women in Public Life
Fact Sheet # 3 - Women and Retirement
Fact Sheet # 4 - Women-Owned Businesses
Fact Sheet # 5 - Missouri Career Centers
Fact Sheet # 6 - Domestic Violence
Fact Sheet # 7 - Women in Technology
Fact Sheet # 8 - Women in the Workforce
Fact Sheet # 9 - Women Aged 55-64
Fact Sheet # 10 - Women's Health
Fact Sheet # 11 - Non-Traditional Employment
Fact Sheet # 12 - Title IX Equity in School Athletics

These resources may be obtained by contacting the Missouri Women's Council or downloaded off our website at www.womenscouncil.org.

THANK YOU!!

To the Friends of the Missouri Women's Council who responded to our request for donations since July, 2001. Also to those of you who did not make the deadline of our newsletter, thank you. Your gift will help us expand the numbers of women we help with our information, publications and programs.

Donor

Peggy Kubicek Deborah VanLoo

The Missouri Women's Council is pleased to introduce our two new members!

Karen Jones - O'Fallen Associate Professor of English at St. Charles County Community College

Sherrie Nash - Kansas City Juris Doctor from the University of Missouri, Kansas City, Missouri School of Law

The Missouri Women's Council

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Missouri's prosperity grows as women become stronger economic, civic and family leaders.

"Developing Good Marketing Strategies"

How many of you have witnessed this scenario: Business is booming! Instead of pressing forward with the current marketing strategies, you decide to put marketing on the back-burner. Wrong move! This is a common practice among business owners once they feel they've learned how to "reel" in the customers. They feel they can now take a breather to work on other important matters like writing a policies and procedures manual, hiring new sales reps, and the like. The only problem with this is that if you fail to market your business on a consistent basis you won't need to write manuals and hire sales reps—you'll be putting up the "Out of Business" sign!

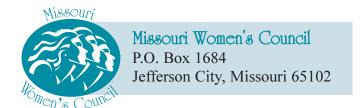
No matter how big your business becomes, there are some things that should always stay at the top of the priority list: consistent marketing strategies. Here are five (5) marketing strategies you should incorporate into your daily activities:

- 1. Perform a marketing activity daily. This could be something as simple as writing to prospective clients, networking, or making sales calls.
- 2. Tell everyone about your product/service. Think about the number of opportunities that you have to tell people about your business. Are you taking advantage of them? If not, you may be missing out on some big opportunities.
- 3. Stay in touch with your customers and prospects. It's very easy to get bogged down with the administrative

- and operating tasks of running a business. But without your customers and pipeline of prospects you wouldn't have a business. Take a moment to send a thank you card or call to say hello. These gestures go a long way in building your bank account of customer loyalty.
- 4. Focus. Work when you should be working, and market when you should be marketing. You need to set aside time to market your business without interruptions daily. No more loading the washing machine or playing games on the computer. Let's get serious about marketing!
- 5. Organize your work space. If you're constantly looking for files when your customers call, it's time for you to get organized! You need to and should be able to put your hands on things fast. Not appearing organized could cost you thousands of dollars worth of business because of the negative connotation associated with being unorganized!

These tips are simple in nature, but it's "easier said than done" to implement them into your daily routine. Pick one strategy and concentrate on it for 30 days. At the end of the 30 days, write down how the change has helped you better manage your time, your business, and enhance your business relationships.

Article written by Tracey Lowrance, http://www.digital-women.com/howto10a.htm.



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